

<b>Information to identify the case:</b>		
Debtor 1:	<b>Ralph O. Esposito</b>	Social Security number or ITIN: xxx-xx-0026
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 7 4/3/23
Case number: 23-20725-CMB		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ralph O. Esposito	
2. All other names used in the last 8 years		
3. Address	704 North Ave. Beaver, PA 15009	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

Debtor **Ralph O. Esposito**

Case number **23-20725-CMB**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 4/17/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 2, 2023 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 8/1/23</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Ralph O. Esposito  
Debtor

Case No. 23-20725-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 17, 2023

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:

Recip ID	Recipient Name and Address
db	+ Ralph O. Esposito, 704 North Ave., Beaver, PA 15009-1462
aty	++ KERI EBECK, ATTN KERI EBECK, 601 GRANT STREET, 9TH FLOOR, PITTSBURGH PA 15219-4430 address filed with court; Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
15587612	+ Capital One Bank, c/o Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2279
15587613	+ Chase Bank USA, c/o Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2265
15587616	+ First Bank Trust, 667 West Main Street, Abingdon, VA 24210-2509
15587617	+ Indebted USA, Inc., PO Box 3251, Evansville, IN 47731-3251
15587618	+ Law Offices of Hayt Hayt & Landau, 2 Industrial Way W, PO Box 500, Eatontown, NJ 07724-0500
15587619	+ Magisterial District Judge 36-2-02, Honorable Robert P. Dappenbrook, 175 Friendship Circle, Beaver, PA 15009-1395
15587620	+ Mariner Finance, 741 Dinah Shore Blvd, Winchester, TN 37398-1424

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Apr 17 2023 23:41:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: julie.steidl@steidl-steinberg.com	Apr 17 2023 23:40:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ EDI: BEEBONONI.COM	Apr 18 2023 03:35:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	Apr 18 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2023 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 18 2023 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2023 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Apr 17 2023 23:41:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	Apr 17 2023 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15587606	+ EDI: BANKAMER.COM		

District/off: 0315-2

User: auto

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		Apr 18 2023 03:34:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15587605	+ EDI: BANKAMER.COM		
		Apr 18 2023 03:34:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15587607	+ EDI: LCIBAYLN		
		Apr 18 2023 03:35:00	Bayview Loan Servicing, 507 Prudential Rd, Horsham, PA 19044-2308
15587610	+ EDI: CAPITALONE.COM		
		Apr 18 2023 03:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15587608	+ EDI: CAPITALONE.COM		
		Apr 18 2023 03:35:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15587615	+ Email/PDF: creditonebknofications@resurgent.com		
		Apr 17 2023 23:47:43	Credit One Bank N.A., PO Box 60500, City of Industry, CA 91716-0500
15587625	Email/Text: ml-ebn@missionlane.com		
		Apr 17 2023 23:40:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15587624	Email/Text: ml-ebn@missionlane.com		
		Apr 17 2023 23:40:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15587621	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 17 2023 23:40:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15587622	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Apr 17 2023 23:40:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
15587623	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 17 2023 23:41:00	Midland Credit Management, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
15587627	+ EDI: AGFINANCE.COM		
		Apr 18 2023 03:35:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15587626	+ EDI: AGFINANCE.COM		
		Apr 18 2023 03:35:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15587628	+ Email/Text: ngisupport@radiusgs.com		
		Apr 17 2023 23:40:00	Radius Global Solutions, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15587632	+ Email/PDF: resurgentbknofications@resurgent.com		
		Apr 17 2023 23:47:43	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15587630	+ Email/PDF: resurgentbknofications@resurgent.com		
		Apr 17 2023 23:47:46	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15587635	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Apr 17 2023 23:41:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
15587634	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Apr 17 2023 23:41:00	Specialized Loan Servicing LLC, Po Box 630147, Littleton, CO 80163-0147

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15587611	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15587609	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15587614	*+	Chase Bank USA, c/o Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2265
15587629	*+	Radius Global Solutions, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15587633	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15587631	*+	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2023 at the address(es) listed below:

Name	Email Address
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Kenneth Steidl	on behalf of Debtor Ralph O. Esposito julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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